

PTO/SB/08B (09-03)

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Substitute for form 1449/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)


Complete if Known

Application Number	10/717,026
Filing Date	11/19/2003
First Named Inventor	Jeff S. Eder
Art Unit	2402 2/21
Examiner Name	Michael Holmes
Attorney Docket Number	AR - 57

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		CAOQUETTE, JOHN, ALTMAN, EDWARD & NARAYANAN, PAUL, Managing Credit Risk, 1998, John Wiley and Sons	
		LOHR, STEVE, "Gates tries to inspire future techies", International Herald Tribune, March 2, 2004	

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*EXAMINER: Initials if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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WBA		Barua, Anitesh; Lee, C.H. Sophie; Whinston, Andrew, "The Calculus of Reengineering", August 1994	
WBA		Haesendonckx, Michel, "VBM - Value Driver Tree", June 8, 2006	

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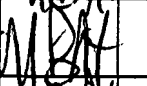
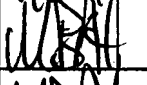

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Substitute for form 1449/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Use as many sheets as necessary)</i>		Complete if Known		
		Application Number	10/717,026	
		Filing Date	11/19/2003	
		First Named Inventor	Jeff S. Eder	
		Art Unit	2121	
		Examiner Name	Michael Holmes	
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		Culp, Christopher et al, "Value at Risk for Asset Managers", Derivatives Quarterly, Vol 5, 01/0/99	
		MAIER, DAVID, "Database Desiderata for an XML Query Language"; W3.org, 1998	
		WIDOM, JENNIFER, "Data Management for XML, Research Directions", IEEE, July 1999	
		W3C, "Extensible Markup Language (XML)", W3C web site, 4/14/2005	
		GOLDFARB, CHARLES; & PRESCOD, PAUL; XML Handbook; Prentice Hall, 1998	

Examiner Signature		Date Considered	8/22/07
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